

# TRICARE Europe

## Release

*"Your passport to quality health"*

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### TRICARE For College Students

If your college-age child is leaving the TRICARE Europe region to begin a new school year in the U.S., don't forget to update TRICARE coverage and enrollment. You may need to change TRICARE regions and choose a TRICARE program once he or she moves out of the TRICARE Europe region. Your child is eligible for TRICARE up to age 21 or as long as he or she is a full-time student until he or she is 23.

Your college-bound child may stay enrolled in TRICARE Europe for up to 60 days after he or she departs Europe for a new region in which the school is located. TRICARE enrollment is transferred from the old region to the new one effective the date the transfer request is received in the new region. If the child is a TRICARE Standard beneficiary in Europe and wishes to remain a Standard beneficiary in CONUS, no transfer is necessary in the new TRICARE region. However, Defense Enrollment Eligibility Reporting System (DEERS) information must be updated in all cases.

#### Update DEERS First

Before you choose a TRICARE plan for your college student, make sure they are properly enrolled in DEERS. This will ensure that your college student's enrollment and all future claims are promptly processed. DEERS information for sponsors and family members may be verified by contacting the nearest uniformed services personnel office. Sponsors and family members may also update their home address on the TRICARE web site at [www.tricare.osd.mil/DEERSAddress](http://www.tricare.osd.mil/DEERSAddress).

## Choose the Right TRICARE Program

If your children are Prime beneficiaries and their college or university is located in an area where TRICARE Prime is offered, they may continue TRICARE Prime coverage. While TRICARE Prime is a popular choice among military families, it may or may not be the best choice for your college-bound son or daughter, depending on individual health care needs and location. A TRICARE Service Center (TSC) representative at your local military treatment facility can help you decide the best option. Visit [www.europe.tricare.osd.mil](http://www.europe.tricare.osd.mil) if you need contact information for your nearest TSC.

To transfer or change your child's TRICARE Prime enrollment, the sponsor must complete and sign an enrollment application or change request form and send it to the regional managed care support contractor in the region where your child will be attending school (see <http://www.tricare.osd.mil/> for regional toll-free contact numbers in the U.S.).

### Points to Consider

- *Decide which plan is best for your college student based on where your child will reside during most of the year, not your permanent address.*
- *If your college student travels often or plans to spend part of the year in different locations, TRICARE Standard or Extra may be the best option.*
- *If your student uses medical coverage provided by the college in addition to a TRICARE plan, this type of insurance may have limited coverage and will be primary payor before TRICARE.*

If you are a retiree family residing overseas, you may also enroll your child in Prime when he or she arrives in a stateside region to attend college. You will have to pay an annual enrollment fee. Your child will be allowed two transfers per year between TRICARE regions, as long as the second transfer is back to the region of the original enrollment.

If you must disenroll your child from TRICARE Prime because of a move to a location where Prime is not offered, he or she is not locked out of future TRICARE Prime enrollment. However, disenrollment should be accomplished immediately to avoid paying higher costs under TRICARE Prime's point-of-service (POS) option.

POS charges are the charges beneficiaries may incur if they receive care without proper authorization

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from their TRICARE Prime primary care manager (PCM). Additional information on POS charges is available at [http://www.tricare.osd.mil/factsheets/index.cfm?fx=showfs&file\\_name=POS%2Ehtm](http://www.tricare.osd.mil/factsheets/index.cfm?fx=showfs&file_name=POS%2Ehtm).

Once you have disenrolled your child from Prime, he or she may use TRICARE Standard (more information on this program is available [www.tricare.osd.mil](http://www.tricare.osd.mil)).

### **Other Coverage Options**

You also have the option of purchasing a TRICARE supplement (secondary to TRICARE) or student health insurance (primary to TRICARE) if your child's school offers it.

While the basic TRICARE benefit is the same throughout all TRICARE regions, there may be some differences in authorization or referral procedures required by the TRICARE contractor in your child's new region. A beneficiary counseling and assistance coordinator (BCAC) at the local MTF where your child will be enrolled (or the nearest TSC) can help your child with any questions that may arise. If you have a child going to college this year, also ensure that you understand the rules in the new TRICARE region pertaining to preauthorization for care.

For more information, please visit [www.tricare.osd.mil](http://www.tricare.osd.mil) or contact your nearest TSC. For more information on student eligibility requirements, contact DEERS at 1-800-538-9552, your local military ID card issuing office, or visit [www.tricare.osd.mil/deers/](http://www.tricare.osd.mil/deers/).

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